

**TEXAS NATIONAL BANCORPORATION**

	CPP Disbursement Date 01/09/2009	RSSD (Holding Company) 2716471	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$248	\$273	10.1%		
Loans	\$212	\$250	18.0%		
Construction & development	\$7	\$10	31.4%		
Closed-end 1-4 family residential	\$52	\$60	15.3%		
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$13	\$13	3.0%		
Commercial & Industrial	\$38	\$42	10.3%		
Commercial real estate	\$99	\$123	24.3%		
Unused commitments	\$16	\$18	13.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$16	\$9	-41.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$11	\$5	-49.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$228	\$250	9.6%		
Deposits	\$200	\$224	11.9%		
Total other borrowings	\$26	\$25	-3.9%		
FHLB advances	\$26	\$25	-3.9%		
Equity					
Equity capital at quarter end	\$20	\$23	16.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$5	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.3%	8.4%	--		
Tier 1 risk based capital ratio	9.9%	10.2%	--		
Total risk based capital ratio	10.8%	11.4%	--		
Return on equity <sup>1</sup>	9.8%	18.2%	--		
Return on assets <sup>1</sup>	0.8%	1.5%	--		
Net interest margin <sup>1</sup>	4.3%	4.9%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	401.0%	368.4%	--		
Loss provision to net charge-offs (qtr)	204.5%	467.5%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.6%	0.1%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.2%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.4%	0.3%	0.3%	0.3%	--
Commercial & Industrial	1.0%	0.8%	0.6%	0.1%	--
Commercial real estate	0.0%	0.2%	0.0%	0.0%	--
Total loans	0.2%	0.3%	0.1%	0.0%	--